

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re:	§	
	§	
WHITLEY, MICHAEL M	§	Case No. 09-24064 PSH
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner
219 S. Dearborn Street
7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 05/18/2010 in Courtroom 644,

United States Courthouse
219 S. Dearborn Street
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/15/2010

By: _____

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION

In re: §
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WHITLEY, MICHAEL M § Case No. 09-24064 PSH
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	1,900.21
and approved disbursements of	\$	0.00
leaving a balance on hand of ¹	\$	1,900.21

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
	\$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee: Frances Gecker	\$ 475.05	\$ 0.00
Attorney for trustee:	\$	\$
Appraiser:	\$	\$
Auctioneer:	\$	\$
Accountant:	\$	\$
Special Attorney for trustee:	\$	\$
Charges:	\$	\$
Fees:	\$	\$
Other:	\$	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Other:</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i> _____	\$ _____	\$ _____
<i>Attorney for:</i> _____	\$ _____	\$ _____
<i>Accountant for:</i> _____	\$ _____	\$ _____
<i>Appraiser for:</i> _____	\$ _____	\$ _____
<i>Other:</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,569.47 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.5 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000001</u>	<u>TARGET</u>	\$ <u>1,614.43</u>	\$ <u>72.88</u>
<u>000002</u>	<u>Discover Bank</u>	\$ <u>4,464.81</u>	\$ <u>201.56</u>
<u>000003</u>	<u>Illinois Department of Revenue</u>	\$ <u>310.41</u>	\$ <u>14.01</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
000004	Chase Bank USA, N.A.	\$ 682.06	\$ 30.79
000005	Chase Bank USA, N.A.	\$ 3,050.60	\$ 137.72
000006	Chase Bank USA, N.A.	\$ 2,157.73	\$ 97.41
000007	Chase Bank USA, N.A.	\$ 3,244.86	\$ 146.48
000008	Applied Bank	\$ 1,908.67	\$ 86.16
000009	Merrick Bank	\$ 4,200.68	\$ 189.63
000010	MHC Receivables, LLC	\$ 886.20	\$ 40.01
	American Express Centurion		
000011	Bank	\$ 2,280.46	\$ 102.95
	PRA Receivables Management,		
000012	LLC	\$ 3,809.78	\$ 171.99
	FIA CARD SERVICES,		
000013	NA/BANK OF AMERICA	\$ 2,058.17	\$ 92.91
000014	U S Bank N A	\$ 900.61	\$ 40.66

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker
325 N. LaSalle Street
Suite 625
Chicago, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-24064

User: rmarola
Form ID: pdf006

Page 1 of 2
Total Noticed: 62

Date Rcvd: Apr 16, 2010

The following entities were noticed by first class mail on Apr 18, 2010.

db +Michael M Whitley, 3323 W. Flournoy Street, 2nd Flr Rear, Chicago, IL 60624-3717
aty +Edwin L Feld, Feld & Korrrub, LLC, 29 South LaSalle Street Suite 328, Chicago, IL 60603-1553
aty +Zane L Zielinski, Frank/Gecker LLP, 325 N. LaSalle, Suite 625, Chicago, IL 60654-6465
14118470 +American Express, 4315 S 2700 West, Salt Lake City, UT 84184-0002
14866355 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14814404 Applied Bank, PO Box 17125, Wilmington DE 19850-7125
14118472 Applied Card Bank, P.O. Box 17120, Wilmington, DE 19886-7120
14118473 +Aspire Visa, PO Box 10555, Atlanta, GA 30310-0555
14118478 BP Amoco, Customer Service, P. O. Box 15298, Wilmington, DE 19850-5298
14118474 +Bank of America, Customer Service, P.O. Box 1070, Wilmington, DE 19899-1070
14118475 +BankFirst, 1100 W. Delaware, Sioux Falls, SD 57104-0209
14118476 +Barclays Bank Delaware, 100 S. West St, Wilmington, DE 19801-5015
14118477 +Blatt, Hasenmiller, Leibsker & Moore, 125 S. Wacker Dr., Suite 400, Chicago, IL 60606-4440
14118481 CB&T, P.O. Box 703806, Atlanta, GA 31139
14118482 CBUSASEARS, Citi Cards, 8725 W. Sahara Ave, The Lakes, NV 89163-0001
14118479 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14118480 +Cardworks Servicing, LLC, P.O. Box 9201, Old Bethpage, NY 11804-9001
14118483 Chase, PO Box 15298, Wilmington, DE 19850-5298
14812185 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14118484 Chase Bank USA, NA, P.O. Box 10043, Kennesaw, GA 30156-9243
14118485 Chase Cardmember Services, Customer Service, P.O. Box 15298, Wilmington, DE 19850-5298
14118486 Citi Cards, Card Service Center, PO Box 6077, Sioux Falls, SD 57117-6077
14118487 +Cook County Hospital, 1835 W. Harrison, Chicago, IL 60612-3785
14118488 Credit One Bank, Bank Card Center, P.O. Box 98872, Las Vegas, NV 89193-8872
14118489 Direct Merchants Bank, P.O. Box 29468, Phoenix, AZ 85038-9468
14118491 +ER Solutions, Inc., P.O. Box 9004, Renton, WA 98057-9004
14118492 +FBS Card Services, PO Box 9487, Minneapolis, MN 55440-9487
14118493 +First National Bank, 500 E. 60th Street, Sioux Falls, SD 57104-0478
14118494 First National Credit Card, P.O. Box 3038, Evansville, IN 47730-3038
14118495 +Focus Receivables Management, LLC, 2700 Cumberland Parkway, Suite 540, Atlanta, GA 30339-3316
14118496 +Frederick J. Hanna & Associates, PO Box 724327, Atlanta, GA 31139-1327
14118498 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: HSBC Carson, P.O. Box 15524, Wilmington, DE 19850-5524)
14118497 Household Bank, Attn: Dispute processing, 12447 SW 69th Ave, Tigard, OR 97223-8517
14118499 +IC Systems Inc, PO Box 64378, St Paul, MN 55164-0378
14118500 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
(address filed with court: Illinois Department of Revenue, Bankruptcy Section,
100 W. Randolph, Ste 7-400, Chicago, IL 60601)
14118501 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
P.O. Box 21126, Philadelphia, PA 19114-0326)
14796022 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338
14118503 JH Stroger Hosp of Cook County, P.O. Box 70121, Chicago, IL 60673-5698
14118502 +Jefferson Capital Systems, LLC, 16 McLeland Rd., Saint Cloud, MN 56303-2198
14118504 +Macy's, P.O. Box 660764, Dallas, TX 75266-0764
14118505 +Macy's, P.O. Box 8066, Mason, OH 45040-8066
14118506 +Mann Bracken, LLC, 2727 Paces Ferry Rd, Ste 1400, Atlanta, GA 30339-4053
14118507 +Mathews Law Firm, Inc., 4675 Macarther Ct, Ste 1540, Newport Beach, CA 92660-1884
14815843 Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14118508 +Merrick Bank, PO Box 5000, Draper, UT 84020-5000
14118509 +NCO Financial Systems, 507 Prudential Rd, Horsham, PA 19044-2368
14118510 +NCO Financial Systems, 4740 Baxter Rd, Virginia Beach, VA 23462-4484
14118511 +Omni Credit Services of Florida, Inc, P.O. Box 23381, Tampa, FL 33623-3381
14913798 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs.,
c/o Direct Merchants Bank, POB 41067, NORFOLK VA 23541-1067
14823143 +PYOD LLC its successors and assigns as assignee of, MHC Receivables, LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14118512 +Retailers National Bank, PO Box 59231, Minneapolis, MN 55459-0231
14118513 Shell Citi Cards, P.O. Box 9151, Des Moines, IA 50368-9151
14118514 Target National Bank, P.O. Box 59231, Minneapolis, MN 55459-0231
15058920 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: U S Bank N A, P O Box 5229, Cincinnati, OH 45201)
14118515 Universal Fidelity Corp., P.O. Box 941911, Houston, TX 77094-8911
14118516 Vision Financial Corp., P.O. Box 900, Purchase, NY 10577-0900
14118517 Washington Mutual Card Services, P.O. Box 660509, Dallas, TX 75266-0509

The following entities were noticed by electronic transmission on Apr 16, 2010.

tr +E-mail/Text: csmith@fgllp.com Frances Gecker, 325 North LaSalle Street,
Suite 625, Chicago, IL 60654-6465
14758028 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 16 2010 19:14:49
AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248866, Oklahoma City, OK 73124-8866
14118471 E-mail/PDF: CBP@AGFINANCE.COM Apr 16 2010 19:15:16 American General Finance,
4607 S. Ashland, Chicago, IL 60609-3252
14118490 +E-mail/PDF: mrdiscen@discoverfinancial.com Apr 16 2010 19:14:54 Discover Bank,
DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
14953013 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 16 2010 19:14:50
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
14815843 E-mail/Text: bkr@cardworks.com Merrick Bank,
c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14118508 +E-mail/Text: bkr@cardworks.com Merrick Bank, PO Box 5000,
Draper, UT 84020-5000

District/off: 0752-1
Case: 09-24064

User: rmarola
Form ID: pdf006

Page 2 of 2
Total Noticed: 62

Date Rcvd: Apr 16, 2010

The following entities were noticed by electronic transmission (continued)

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

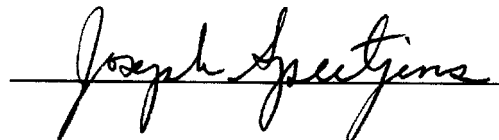
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.